

Information to identify the case:			
Debtor 1:	<u>Andy Wayne Westfall</u>		Social Security number or ITIN: xxx-xx-0730
	First Name	Middle Name	Last Name
Debtor 2:	<u>Rachel Diane Westfall</u>		Social Security number or ITIN: xxx-xx-0204
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 6/30/22
Case number:	22-21268-GLT		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Andy Wayne Westfall	Rachel Diane Westfall
2. All other names used in the last 8 years		
3. Address	2688 Savannah Road New Castle, PA 16101	2688 Savannah Road New Castle, PA 16101
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/29/22

For more information, see page 2

In re:
Andy Wayne Westfall
Rachel Diane Westfall
Debtors

Case No. 22-21268-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 29, 2022

User: auto
Form ID: 309iPGH

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Andy Wayne Westfall, Rachel Diane Westfall, 2688 Savannah Road, New Castle, PA 16101-5541
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15494652	+ Apothaker Scian P.C., c/o David J. Apothaker, Esquire, 520 Fellowship Road, Suite C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
15501541	+ First Citizens Bank & Trust Company, P.O. Box 856502, Minneapolis, MN 55485-6502
15494669	+ Synchrony/Music, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebttbuster.com	Jul 30 2022 00:21:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Jul 30 2022 00:22:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jul 30 2022 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 30 2022 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 30 2022 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 30 2022 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jul 30 2022 00:22:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Jul 30 2022 04:23:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Jul 30 2022 04:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494647	+ Email/Text: bncnotifications@phea.org	Jul 30 2022 00:22:00	AES/PHEAA, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
15494648	+ Email/Text: bncnotifications@phea.org	Jul 30 2022 00:22:00	AES/PNC Bank, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
15494649	+ Email/Text: backoffice@affirm.com	Jul 30 2022 00:22:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella Street,

District/off: 0315-2

User: auto

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			Floor 4, Pittsburgh, PA 15212-5862
15494650	+ EDI: GMACFS.COM	Jul 30 2022 04:23:00	Ally Financial, Attn: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
15494651	+ Email/PDF: bncnotices@becket-lee.com	Jul 30 2022 00:24:44	American Express, Correspondence/Bankruptcy, P.O. Box 981540, El Paso, TX 79998-1540
15494653	+ EDI: CAPITALONE.COM	Jul 30 2022 04:23:00	Capital One Bank, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15494654	+ EDI: CAPITALONE.COM	Jul 30 2022 04:23:00	Capital One Bank/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15494655	+ Email/Text: bankruptcy@cavps.com	Jul 30 2022 00:22:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15497593	+ Email/Text: bankruptcy@cavps.com	Jul 30 2022 00:22:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
15494657	+ EDI: CITICORP.COM	Jul 30 2022 04:23:00	Citibank NA, Attn: Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
15494659	+ EDI: WFNNB.COM	Jul 30 2022 04:23:00	Comenity Bank/DentalFirst Financing, Attn: Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
15497274	EDI: DISCOVER.COM	Jul 30 2022 04:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15494660	+ EDI: DISCOVER.COM	Jul 30 2022 04:23:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
15494661	+ Email/Text: bankruptcy@huntington.com	Jul 30 2022 00:22:00	Huntington National Bank, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15494656	EDI: JPMORGANCHASE	Jul 30 2022 04:23:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
15496328	Email/PDF: resurgentbknofications@resurgent.com	Jul 30 2022 00:35:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15496298	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 30 2022 00:22:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15494662	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 30 2022 00:22:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15498630	+ Email/Text: bncnotifications@pheaa.org	Jul 30 2022 00:22:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15494663	+ Email/PDF: ebnotices@pnmac.com	Jul 30 2022 00:35:24	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
15500603	Email/PDF: resurgentbknofications@resurgent.com	Jul 30 2022 00:35:27	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15494664	+ Email/Text: bkrpt1019@hotmail.com	Jul 30 2022 00:22:00	Preferred Auto Credit, 1019 Lawrence Avenue, Ellwood City, PA 16117-1851
15500892	EDI: Q3G.COM	Jul 30 2022 04:23:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
15494665	+ EDI: RMSC.COM	Jul 30 2022 04:23:00	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15495071	+ EDI: RMSC.COM	Jul 30 2022 04:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494666	+ EDI: RMSC.COM	Jul 30 2022 04:23:00	Synchrony Bank/HH Gregg, Attn: Bankruptcy,

District/off: 0315-2

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15494667	+ EDI: RMSC.COM		P.O. Box 965060, Orlando, FL 32896-5060
		Jul 30 2022 04:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15494668	+ EDI: RMSC.COM		
		Jul 30 2022 04:23:00	Synchrony Bank/PayPal Credit, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15495213	+ Email/Text: bankruptcy@huntington.com		
		Jul 30 2022 00:22:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15494658	*+	Citibank, NA, Attn: Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Andy Wayne Westfall dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Rachel Diane Westfall dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5